

1 UNITED STATES DISTRICT COURT
2 FOR THE
3 DISTRICT OF MINNESOTA
4

5 C.A. No. 16-cv-1054 (WMW/DTS)

6 -----

7 FAIR ISAAC CORPORATION,)

8 Plaintiff)

9 v.)

1 0 FEDERAL INSURANCE COMPANY AND ACE)

1 1 AMERICAN INSURANCE COMPANY,)

1 2 Defendants)

1 3 -----

1 4 CONFIDENTIAL TRANSCRIPT

1 5 ATTORNEYS' EYES ONLY

1 6

1 7 DEPOSITION OF MICHAEL SAWYER

1 8 October 2, 2018

1 9 Courtyard Marriott

2 0 35 Foxborough Boulevard

2 1 Foxborough, Massachusetts

2 2

2 3 *****

2 4 Court Reporter: Amie D. Rumbo



1 event shall be deemed to be an assignment subject
2 to this section."
3 So in my interpretation of the
4 contract, it is deemed that the proposed
5 transaction of ACE acquiring Chubb would be deemed
6 an assignment, and the first sentence in the
7 state -- in provision 10.8 says that, "No party
8 shall, without the prior written consent of the
9 party, assign or transfer this agreement." So my
10 interpretation was that the proposed merger,
11 change of control, or acquisition would constitute
12 an assignment which would require FICO's written
13 approval.
14 The sentence continues with "and,"
15 so now it layers another, in my interpretation,
16 another restriction on it that the client shall
17 also make no expanded use of the Fair Isaac
18 products as a result of such an event unless and
19 until Fair Isaac provides such written consent,
20 which will not be unreasonably withheld.
21 So my interpretation here is -- and
22 from a business perspective, my reading of this
23 would suggest that you could have -- an assignment
24 was going to occur and that required approval by
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1 FICO regardless of whether the second half, how
2 that second half of the sentence gets handled.
3 Russ's relation -- comments related to that
4 provision would be whether or not the potential
5 expanded use of the product driven by the
6 acquisition would be of the size or scale that
7 would require additional consent from FICO that
8 would be deemed reasonable. And so my position on
9 this was, given the scale of the acquisition, that
10 the likelihood for expanded use of the product
11 would be substantial, and therefore, there would
12 be a second criteria that we would need to apply
13 in approving any sort of assignment under the
14 contract.
15 Q. So it's your interpretation of
16 Section 10.8 that there are two separate consents
17 that are required?
18 MR. HINDERAKER: Objection.
19 Misstates his testimony.
20 A. So what I said is that you need --
21 you need to get FICO's consent for both parts of
22 this sentence, but the fact that the second -- the
23 fact that Russ was referencing the second half
24 doesn't invalidate the fact that an assignment
Page 126

1 would have occurred under the contract given the
2 change of control, merger acquisition.
3 Q. So it's your interpretation that
4 FICO's consent was required first with respect to
5 the merger, right?
6 MR. HINDERAKER: I object.
7 Misstates the testimony. With respect to the
8 merger?
9 Q. Well, it's your interpretation of
10 the contract that the merger constituted an
11 assignment of transfer, correct?
12 A. At the time when these e-mails were
13 drafted --
14 Q. Yep.
15 A. -- my assertion was that the
16 proposed deal between Chubb and ACE would
17 constitute a change of control and would require
18 an assignment under the contract, which would
19 require FICO's consent.
20 Q. Okay. So first of all, it's your
21 interpretation of Section 10.8 that FICO had to
22 provide prior written consent of a transfer, which
23 included a change in control or this merger --
24 MR. HINDERAKER: Objection. Vague.
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1 Q. -- right?
2 A. My interpretation is that -- I
3 mean, it's very clear in the very first line of
4 the contract, right. "Neither party shall,
5 without the prior written consent of the other
6 party, assign or transfer this agreement or any
7 part hereto." Right. In the event of change or
8 control, right, you need to get consent from FICO
9 for an assignment.
10 Q. Okay. So first of all, it's your
11 interpretation that Chubb needed to get FICO's
12 consent, prior written consent, of an assignment
13 or a transfer of this agreement and that the
14 merger or change of control constituted such an
15 assignment of transfer?
16 A. Yes.
17 Q. Okay. That took awhile, but we got
18 there.
19 And secondly, you're saying there
20 was a second consent that would be required and
21 that, specifically, if FICO made an expanded
22 use -- excuse me, if Chubb made an expanded use of
23 the FICO product as a result of any such event,
24 that is the merger, FICO -- yeah, FICO also had to
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1 provide written consent to that?
2 MR. HINDERAKER: Objection.
3 Misstates the earlier testimony.
4 Q. Go ahead.
5 A. I mean, the contract is clear,
6 right, that the client shall not make expanded use
7 of the Fair Isaac products unless Fair Isaac
8 provides written consent.
9 Q. Okay. Now, did you have any reason
10 to believe that Chubb, as a result of the merger
11 or subsequent to the merger, made any expanded use
12 of Blaze Advisor?
13 A. Yes. I did have conversations
14 throughout the period of time from when the merger
15 was made -- planned merger or acquisition was made
16 public until the date that it actually closed with
17 Henry Mirollyuz about activities that were underway
18 in discussions with ACE around specifically the
19 speciality insurance business of Chubb and ACE
20 where they both had books of business and which
21 systems and platforms would be likely used to
22 administer that business going forward.
23 My understanding from that
24 discussion, or those discussions, were that

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1 because of the size and scale of the Chubb book of
2 business in the speciality lines space, that it
3 was more likely than not that the decision would
4 be made in the future to migrate operations from
5 the Legacy ACE business onto the Legacy Chubb
6 systems, and specifically, the underwriting and
7 renewal underwriting applications for which Blaze
8 Advisor was a part of.
9 Q. So you say there were discussions
10 with Henry Mirollyuz about what may happen
11 following the merger?
12 A. That is correct.
13 Q. And my question was are you aware
14 of any evidence that there actually was expanded
15 use following the merger?
16 A. No.
17 Q. So you would agree that if there
18 was no expanded use following the merger,
19 Section 10.8 doesn't require a consent?
20 MR. HINDERAKER: Objection.
21 Misstates testimony.
22 A. No.
23 MR. HINDERAKER: And objection to
24 the extent it asks for a legal conclusion.

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1 A. And so no. That does not reflect
2 my testimony. I was clear, right, that any action
3 that required -- that triggers the assignment
4 clause requires approval. So in the event of a
5 change of control of client or if a client is
6 merged with, acquired, or acquired by another
7 entity or undergoes a reorganization or otherwise
8 acquires the rights to proces the business of
9 another entity, each such event shall be deemed an
10 assignment.
11 Q. Okay. Just so I'm clear, you know,
12 we've been through this. You've stated that it's
13 your understanding of Section 10.8 that two
14 different consents were needed?
15 MR. HINDERAKER: I also object to
16 that as misstating his testimony. We will
17 rely on the record, obviously, but that does
18 misstate his testimony.
19 A. I've been clear that any event that
20 is defined -- that, as defined as an assignment in
21 this agreement, requires consent by FICO. It also
22 says in the agreement that, you know, as such of
23 that result, you should not make expanded use of
24 the product without written consent.

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1 So my interpretation of this is not
2 that there are two separate consents. It's -- my
3 interpretation is that if one of these events
4 occurs that triggers an assignment, that you need
5 to have discussion with FICO around gaining their
6 assent for the transfer or assignment of the
7 license, right, and that these elements would be
8 discussed as part of that discussion around the
9 assignment. That's my interpretation.
10 Q. Okay. And I had understood that.
11 A. Okay.
12 Q. But with regard to the issue as to
13 Chubb, if Chubb -- where it says that "Chubb shall
14 make no expanded use of the FICO product as a
15 result of any such event unless and until FICO
16 provides such written consent," if there was no
17 expanded use of the FICO project after the
18 merger --
19 A. Um --
20 Q. -- there would be no reason for
21 Chubb to get FICO's consent as to that issue, that
22 is the issue relating to expanded use?
23 A. I also --
24 MR. HINDERAKER: Let me speak my

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1 objections. I object to that it misstates
2 testimony. I object to the
3 mischaracterization of it, and I object to
4 the legal characterization of 10.8, and I
5 object to the witness being asked for a legal
6 characterization.
7 **A. So in my interpretation of this,**
8 **Chubb had the duty to seek and get FICO's written**
9 **consent for an assignment. They failed to do so.**
10 **So at no point were we ever able to have a**
11 **discussion with the client, being Chubb in this**
12 **case, around their intended use of the product**
13 **going forward. So at the time when this event**
14 **occurred, the fact that no written consent was**
15 **provided for the assignment is what triggered, you**
16 **know, our action in sending that letter to Chubb**
17 **notifying them of the breach.**
18 Q. Okay. And I understand your
19 position, but with respect to this issue as to
20 whether Chubb actually had or engaged in an
21 expanded use of its FICO products, it's your
22 testimony that you're aware of no evidence that,
23 following the merger, it did so?
24 MR. HINDERAKER: Objection to the
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1 extent of the foundation.
2 **A. Yeah. I was not in a position to**
3 **know what was happening inside of the walls at**
4 **Chubb around discussions for using the platform.**
5 **Immediately following the conclusion of the**
6 **transaction, Chubb did not share any evidence with**
7 **us that would suggest that they planned to use the**
8 **scope -- the product in an expanded scope.**
9 Q. Okay.
10 **A. But lack of Chubb providing**
11 **evidence does not substantiate the potential, and**
12 **we were asking for a discussion around their**
13 **planned use. My view on this is that you're**
14 **asking, again, for my interpretation on this. We**
15 **didn't even get to Section 2 because Section 1, we**
16 **never granted our rights for the assignment to**
17 **begin with.**
18 Q. Okay. But let's just deal right
19 now with the expanded use issue. Following the
20 merger, you agree that you are aware of no
21 evidence that FICO engaged in more expansive use
22 of the FICO products as compared to the use of
23 which it was making before the merger?
24 MR. HINDERAKER: I think you meant
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1 to say Chubb.
2 **A. Yeah.**
3 Q. Chubb, yeah.
4 **A. For clarity, after the merger, I**
5 **had no evidence supplied to me that would indicate**
6 **that Chubb used the product in an expanded way.**
7 Q. Okay.
8 **A. But as I said, prior to the actual**
9 **transaction closing, I did have conversations with**
10 **representative -- with Henry Mirolyuz from Chubb**
11 **who had shared potential plans for it which caused**
12 **our concern under the contract.**
13 Q. So are there any e-mails going back
14 and forth between you and Henry Mirolyuz about the
15 planned post-merger activity?
16 **A. I am not certain. There is -- I do**
17 **remember one exchange I had with Henry -- whether**
18 **it was an e-mail or not, I am not certain --**
19 **indicating that Accenture was a significant vendor**
20 **partner of ACE and would likely be involved in any**
21 **post-merger transformation projects or integration**
22 **projects, and Henry had inquired about our**
23 **experience partnering or working with Accenture,**
24 **but I couldn't be certain if that was an e-mail or**
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1 **a side conversation that Henry and I had.**
2 Q. Okay. Other than that discussion
3 or possible e-mail, are you aware of any other
4 e-mails going back and forth between you and Henry
5 Mirolyuz relating to planned activities by FICO
6 post-merger?
7 MR. HINDERAKER: I object to the
8 question as saying any other e-mails.
9 Misstates the testimony.
10 Q. Go ahead.
11 **A. I am -- I cannot recall any other**
12 **communications between me and Henry on the topic.**
13 Q. Okay. Now, going back to
14 Section 10.8 and the language relating to where it
15 says, in the middle of that paragraph, "which
16 shall not be unreasonably withheld," do you --
17 what is it that you understand is meant by that,
18 and specifically, what is it that you understand
19 will not be unreasonably withheld?
20 **A. Right. So my interpretation of**
21 **this is that when FICO licenses their software,**
22 **they license it for a specific scope of use, which**
23 **is driven by a number of parameters in our pricing**
24 **model. And so my interpretation of this language**
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1 is that if, through the assignment of the license,
2 there is a change to one of those pricing
3 parameters for the software for the scope of use,
4 that, you know, we would evaluate the impact of
5 that and determine whether or not FICO is being
6 fairly compensated for the use of their product.
7 I would say it probably goes
8 further in terms of making sure that the type of
9 use of the product is one that is -- aligns with,
10 you know, the values of Fair Isaac and what we
11 license our software for.
12 Q. And what is your basis for stating
13 that that is what is meant by "will not be
14 unreasonably withheld"?
15 A. That's my reading of the contract.
16 That's the way I personally interpret it. You
17 know --
18 Q. Well, I mean, is it based on any
19 communications between Chubb and FICO?
20 MR. HINDERAKER: Asked and
21 answered.
22 A. Not between Chubb and FICO, no.
23 Q. And is it based on any
24 communications that you've had with anybody at

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1 FICO?
2 MR. HINDERAKER: Again, to the
3 extent that that question would be revealing
4 a privileged communication, then I instruct
5 you not to answer, but if you can answer it
6 otherwise, then go ahead.
7 A. Sure. You've already shown me --
8 Q. Wait a minute. My question was,
9 was it based on any communications that you have
10 had with anybody at FICO?
11 MR. HINDERAKER: That's right.
12 Same objection.
13 Q. Go ahead.
14 A. So we've already -- you've shown me
15 in this Exhibit 80 discussions I had with Russ
16 Schreiber specific to that provision in the
17 contract. So yes, that is in the record. Beyond
18 that, there may have been privileged conversations
19 with counsel.
20 Q. Okay. Is your understanding of the
21 meaning of that phrase based on any conversations
22 that you've had with anybody at Chubb?
23 MR. HINDERAKER: Asked and
24 answered. Go ahead.

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1 A. No.
2 Q. Is it based on any communications
3 that you're aware of prior to the Chubb merger?
4 MR. HINDERAKER: Objection. Vague.
5 A. Communications with who?
6 Q. With anybody.
7 MR. HINDERAKER: For any period of
8 time? Objection. Vague.
9 THE COURT REPORTER: I didn't hear
10 you.
11 MR. FLEMING: There was a period of
12 time prior to the Chubb merger.
13 Q. Was it based on any communications
14 that you're aware of that occurred prior to the
15 Chubb merger?
16 MR. HINDERAKER: Okay. Now we have
17 a time frame.
18 MR. FLEMING: There was a time
19 frame already. That was in the question.
20 Look at the transcript.
21 A. If I'm understanding the question
22 correctly as I just stated, right, in Exhibit 80,
23 you can see I had conversations with
24 Russ Schreiber regarding that provision in the

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1 contract. Other than that, I cannot recall having
2 that discussion with others.
3 Q. Is it based on any communications
4 you've had with the persons who were involved in
5 negotiating the contracts and specifically the
6 software license agreement between Chubb and FICO?
7 MR. HINDERAKER: Objection to the
8 extent of what is the meaning of it. Vague.
9 A. As I testified earlier, Russ
10 Schreiber was the client partner, to my knowledge,
11 at FICO who negotiated the software license
12 agreements with Chubb. And so via Exhibit 80,
13 yes, I did discuss that with the individual who
14 negotiated those contracts with Chubb.
15 Q. Are you aware of any writing prior
16 to October 7th, 2015, which references your --
17 which provides support for your interpretation of
18 the phrase unreasonably withheld in this contract?
19 A. So is the question did I receive
20 communications from somebody else internally at
21 FICO to substantiate my interpretation of the
22 contract, is that the question?
23 Q. Yeah. Or helped you arrive at that
24 interpretation?

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Message

From: Russ Schreiber [RussSchreiber@fico.com]
Sent: 7/1/2015 10:43:09 AM
To: Mike Sawyer [MikeSawyer@fico.com]
Subject: Re: Ace to Buy Chubb for \$28.3 Billion With Greenberg in Charge - July 1, 2015

That said, driving costs out will be interesting and there may be a major license transfer

Russ

m 917.214.2614

Sent from my phone

On Jul 1, 2015, at 11:39 AM, Mike Sawyer <MikeSawyer@fico.com> wrote:

Wow...Not good.

Mike Sawyer
Client Partner, Insurance & Healthcare

FICO
Boston, MA

T 508 530 3116
C 617 401 1380
mikesawyer@fico.com
www.fico.com

From: Russ Schreiber
Sent: Wednesday, July 01, 2015 11:38 AM
To: Lamont Boyd
Cc: Joanne Gaskin; Vance Gudmundsen; Mike Sawyer
Subject: Re: Ace to Buy Chubb for \$28.3 Billion With Greenberg in Charge - July 1, 2015

Holy cow

Russ

m 917.214.2614

Sent from my phone

On Jul 1, 2015, at 11:33 AM, Lamont Boyd <LamontBoyd@fico.com> wrote:

Having just started integration of the acquired Fireman's Fund personal lines book, ACE pulls off another, much larger acquisition.

Chubb has always steered clear of credit-based insurance scores (because their affluent clients are "special"), but ACE is a strong believer in credit. This could be another "backdoor win" for FICO CBIS.....

Lamont



<http://www.bloomberg.com/news/articles/2015-07-01/ace-to-purchase-chubb-for-28-3-billion-with-greenberg-in-charge>

Message

From: Mike Sawyer [MikeSawyer@fico.com]
Sent: 10/7/2015 9:13:41 AM
To: Russ Schreiber [RussSchreiber@fico.com]
Subject: RE: Chubb Language
Attachments: 30073_ChubbandSon_SftwrLicMaintAgmt-Blaze_6-30-06.pdf; 33073_ChubbandSon_Blaze_AmendTwo-toSLSA_12-28-06.pdf; 30274_ChubbandSon_Blaze_Amend1-toSftwrLicMaintAgmt_8-1-06.pdf

See attached. I don't see anything on GWP in the agreements.

Mike Sawyer

Client Partner, Insurance & Healthcare

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From: Russ Schreiber

Sent: Wednesday, October 07, 2015 10:10 AM

To: Mike Sawyer

Subject: Re: Chubb Language

Nothing in the contract? I can dig up proposal but it was a decade ago

Russ

m 917.214.2614

Sent from my phone

On Oct 7, 2015, at 9:55 AM, Mike Sawyer <MikeSawyer@fico.com> wrote:

No. I wasn't at FICO when this deal was signed. Do you have any of the proposal information? I know that our standard Blaze Advisor price book and likely the pricing sheet that needed to be completed for FP&A at the time for rev rec would have been based on GWP.

Mike Sawyer

Client Partner, Insurance & Healthcare



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From: Russ Schreiber

Sent: Wednesday, October 07, 2015 9:53 AM

To: Mike Sawyer

Subject: RE: Chubb Language

Is the license specifically tied to GWP?

Russ Schreiber

m +1.917.214.2614

From: Mike Sawyer

Sent: Wednesday, October 07, 2015 9:41 AM

To: Russ Schreiber

Subject: RE: Chubb Language

I am not as concerned about it. Chubb had \$12.3B in GWP in 2014 compared to ACE's \$23B. Our pricing model is based on GWP so I would think that tripling the size of the GWP of business by acquisition should be significant enough to get around the "unreasonably withheld" language.

Mike Sawyer

Client Partner, Insurance & Healthcare

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From: Russ Schreiber
Sent: Wednesday, October 07, 2015 9:33 AM
To: Mike Sawyer
Subject: RE: Chubb Language

The unreasonably withheld bit has me a little concerned so it may come down to a "how did we size" the enterprise discussion

Russ Schreiber
m +1.917.214.2614

From: Mike Sawyer
Sent: Wednesday, October 07, 2015 8:44 AM
To: Russ Schreiber
Subject: Chubb Language

I think we are in a good spot. See below. First excerpt is from the original MSLA and states they have no assignment rights. The second is also from the MSLA and defines Enterprise License. It's pretty restrictive and excludes Parent Company which is what I think ACE would be. The third is from the amendment when they picked up the ELA option. It provides some more flexibility as it relates to subsidiaries and affiliates, but not parent company.

<image001.png>

<image002.png>

For purposes of this Amendment Two, the Enterprise-Wide License shall mean that Client and its Affiliates may use the Fair Isaac Product for their internal business purposes, with no limitation on the number of Seats or CPUs, subject to and in accordance with all of the provisions of the Agreement. "Affiliates" shall mean any other entity directly or indirectly controlled by Client, where "control" means the ownership of more than 50% of the aggregate of all voting interests (representing the right to vote for the election of directors or other managing authority) in an entity. Such other entity is an Affiliate only during the period that such "control" exists. Client shall at all times be responsible for its Affiliates' use of the Fair Isaac Products.

Mike Sawyer
Client Partner, Insurance & Healthcare

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Message

From: Natasha Fowlin [NatashaFowlin@fico.com]
Sent: 11/13/2015 1:32:58 PM
To: Mike Sawyer [MikeSawyer@ficorp.onmicrosoft.com]
Subject: RE: Chubb - Ace License review

Ok I figured as much ... Monday it is and if we need to move then you let me know.

Thanks ☺

Natasha N. Fowlin
Administrative Support

FICO

1500 Broadway Suite 1101
New York, NY 10036

T 646 733 2424

C 917 543 3137

NatashaFowlin@fico.com

From: Mike Sawyer
Sent: Friday, November 13, 2015 2:32 PM
To: Natasha Fowlin <NatashaFowlin@fico.com>
Subject: RE: Chubb - Ace License review

No...I am on plane to San Diego on Tuesday. Let's try for Monday.

Mike Sawyer
Client Partner, Insurance & Healthcare

FICO

Boston, MA

T 508 530 3116

C 617 401 1380

mikesawyer@fico.com

www.fico.com



From: Natasha Fowlin
Sent: Friday, November 13, 2015 2:32 PM
To: Mike Sawyer
Subject: RE: Chubb - Ace License review

Is Tuesday morning at 930am et better ?

Natasha N. Fowlin
Administrative Support

FICO

1500 Broadway Suite 1101
New York, NY 10036

T 646 733 2424
C 917 543 3137
NatashaFowlin@fico.com

From: Mike Sawyer
Sent: Friday, November 13, 2015 2:30 PM
To: Natasha Fowlin <NatashaFowlin@fico.com>
Subject: RE: Chubb - Ace License review

That's day care pick up time. Not sure if my wife can do it on Monday or not. Go ahead and book it and I will ask to move it later if she can't do it.

Mike Sawyer
Client Partner, Insurance & Healthcare

FICO

Boston, MA

T 508 530 3116
C 617 401 1380
mikesawyer@fico.com
www.fico.com

From: Natasha Fowlin
Sent: Friday, November 13, 2015 2:27 PM
To: Mike Sawyer
Subject: FW: Chubb - Ace License review

Confidential - Attorneys' Eyes Only

FICO0000974

027037_0148

FICO0000975

Sawyer, Mike

Can you do Monday 5pm et ?

Natasha N. Fowlin

Administrative Support

FICO

1500 Broadway Suite 1101

New York, NY 10036

T 646 733 2424

C 917 543 3137

NatashaFowlin@fico.com

From: Russ Schreiber

Sent: Friday, November 13, 2015 2:22 PM

To: Natasha Fowlin <NatashaFowlin@fico.com>

Cc: Mike Sawyer <MikeSawyer@fico.com>; Bill Waid <BillWaid@fico.com>

Subject: Chubb - Ace License review

Tasha, can you put 30 minutes on the calendar for this group to discuss Ace's acquisition of Chubb and potential licensing expansion fees.

Russ Schreiber

m +1.917.214.2614

Redacted

On Jan 8, 2016, at 1:09 PM, Mike Sawyer <MikeSawyer@fico.com> wrote:

Elie -



Thanks for the call this afternoon. As discussed, attached are Chubb's Blaze Advisor license agreement for your review. Chubb acquired its current Blaze Advisor license scope via 3 incremental purchases and I have attached all 3 documents in chronological order. The net result is that Chubb currently has a perpetual Enterprise Wide License for the Java and .NET versions of the platform for use in the territory of the US.

The acquisition of Chubb by ACE would trigger Section 10.8 (No Assignment clause) of the base license agreement. Therefore, we would like to start the discussions and process to ensure you remain in compliance with your license and have the license grants necessary to support the organization post transaction close.

Please let me know once you have reviewed the agreements and your suggested next steps.

Best regards,

Mike Sawyer

Client Partner, Insurance & Healthcare

FICO

Boston, MA

T 508 530 3116

C 617 401 1380

<mailto:mikesawyer@fico.com> mikesawyer@fico.com

www.fico.com

From: Mike Sawyer
Sent: Friday, January 08, 2016 12:35 PM
To: emerheb@chubb.com
Subject: FICO Follow Up

Hi Elie -

Happy New Year! I am following up on the voicemail I left you before the holiday. Can you please let me know when you have availability next week for a discussion regarding Chubb's license for Blaze Advisor and the impacts of the pending ACE acquisition?

Thank you,

Mike Sawyer

Client Partner, Insurance & Healthcare

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<30073_ChubbandSon_SftwrLicMaintAgmt-Blaze_6-30-06.pdf>

<30274_ChubbandSon_Blaze_Amend1-toSftwrLicMaintAgmt_8-1-06.pdf>

<33073_ChubbandSon_Blaze_AmendTwo-toSLSA_12-28-06.pdf>